



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
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LAKEVIEW LOAN SERVICING LLC

Order Filed on February 26, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
April Emmert aka April Danko

Debtor

Case No.: 19-31639 MBK

Judge: Michael B. Kaplan

CONSENT ORDER RESOLVING DEFAULT AND REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: February 26, 2024

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: April Emmert aka April Danko

Case No: 19-31639 MBK

Caption of Order: CONSENT ORDER RESOLVING DEFAULT AND REINSTATING STAY

This matter having been brought before the Court by James J. Cerbone, Esquire appearing for Debtor and Denise Carlon., attorneys for Secured Creditor, LAKEVIEW LOAN SERVICING LLC.

It is **ORDERED, ADJUDGED and DECREED** that the automatic stay as to real property known as 168 Liberty Avenue, Stafford Township, NJ, 08050, is hereby **REINSTATED**; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to make a payment of \$12,089.37 to cure default by February 29, 2024 (8/1/2023 to 12/1/2023 @ \$1,816.54; 1/1/2024 to 2/1/2024 @ \$1,895.52; less suspense of \$784.37); and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond and that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$800.00 for attorneys' fees which is to be paid directly by Debtor; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.

I hereby agree and consent to the above terms and conditions:

Dated:

2/14/2024

James J. Cerbone, Attorney for DEBTOR

I hereby agree and consent to the above terms and conditions:

Dated: 2/14/2024

/s/ Denise Carlon, Esquire

Denise E. Carlon, Attorney for SECURED CREDITOR